

IN THE DISTRICT COURT OF THE UNITED STATES FOR THE
MIDDLE DISTRICT OF ALABAMA, NORTHERN DIVISION

OTIS R. RANSAW and)	
VERONICA RANSAW,)	
)	
Plaintiffs,)	
)	CIVIL ACTION NO.
v.)	2:16cv147-MHT
)	(WO)
UNITED SERVICES AUTOMOBILE)	
ASSOCIATION and USAA)	
FEDERAL SAVINGS BANK,)	
)	
Defendants.)	

OPINION

Plaintiffs filed this lawsuit asserting federal and state-law claims in connection with denial of homeowners' insurance coverage for water damage to their home. This lawsuit is now before the court on the recommendation of the United States Magistrate Judge that defendants' motion for summary judgment be granted as to plaintiffs' claims under federal law, and that the court decline to exercise supplemental jurisdiction over plaintiffs' state-law claims. Also before the court are the parties' objections to the

recommendation. After an independent and de novo review of the record, the court concludes that the parties' objections should be overruled and the magistrate judge's recommendation adopted.

An appropriate judgment will be entered.

DONE, this the 30th day of June, 2017.

/s/ Myron H. Thompson
UNITED STATES DISTRICT JUDGE